

MASTER SYLLABUS

1. Course Information

College: Raj Soin College of Business
Department: Finance and Financial Services
Course Title: Personal Financial Decision Making
Course Designation and Number: FIN 205
GE Area(s):

College Component - Finance

Writing Intensive: Yes No

For WI Courses: All sections Selected Sections are WI

Method(s) of Instruction: Lecture
 Discussion
 Web enhanced (option of instructor)
 Web-only
 Other (explain below)
Cases (option of instructor)

Includes Lab: Yes No
(For lab courses, specify how the weekly meeting times are structured.)

Prerequisites: None

2. Objectives

GE Program Objectives: To develop skills and knowledge that will form the basis for lifelong learning. Sharpen critical thinking, problem solving and communication skills.

GE Area Objectives: Equip students with practical tools of financial analysis so that they can intelligently make wise choices and learn how to keep up with the ever-changing financial landscape. They will also learn the linkage and the application of general education and this course.

Course Objectives and GE Learning Outcomes: During our lifetime, we face thousands of financial decisions. They involve using our limited resources – money and time – in ways that are most beneficial to our self-interest. Financial mistakes can be very costly. Therefore, it would be wise for us to study personal finance, grasp it, and learn how to use it. This course gives answers to many of the every day financial

decisions. It will equip you with the tools of financial analysis so that you can intelligently, and on your own, make wise choices. Just as important is to learn how to keep up with the ever-changing financial landscape.

Students will be able to improve their ability to communicate with students in their major and also with students in other fields. They will also understand relationships and relevance between their major and other academic fields.

For WI Courses: WAC Objectives –

- To improve students' written communication skills---their ability to develop ideas and communicate them in an organized and coherent manner while paying attention to grammar, usage, punctuation and spelling.
- * To impress upon students that writing is a powerful tool and it is a prerequisite to success both in the business world and in all life endeavors.

These objectives are met by requiring students to complete two writing assignments that demonstrate their ability to communicate and understanding of economic and financial concepts and issues. Both assignments will be graded and returned to students, who may elect to resubmit them.

3. Suggested Course Materials

Planning Your Financial Future by Boone, Kurtz and Hearsh, 2nd ed., The Dryden Press

4. Suggested Methods of Evaluation

Students will be evaluated on the basis of:

Quizzes
Examinations
Class discussions
Attendance
Writing assignments
Cases

5. Grading Policy

All GE courses are graded A-F.
WI component is graded Pass/Unsatisfactory.

6. Suggested Weekly Course Outline Including Typical Assignments

<u>DATE</u>	<u>TOPICS</u>	<u>CHAPTERS ASSIGNED</u>
Week 1	Personal Financial Planning: An Introduction	1
	Understanding Economic and Financial Markets	2
	Money Management Strategy: Financial Statements	3
Week 2	Cash Management	4
	The Credit Management	5
Week 3	FIRST EXAM (Ch. 1-5) Planning Tax Strategy	6
Week 4	WRITING ASSIGNMENT ONE DUE Transportation Decisions and Housing Decisions	7, 8
Week 5	The Insurance Decisions, Life Insurance	9, 10
Week 6	SECOND EXAM (Ch. 6-10) Health and Disability Insurance	11
Week 7	WRITING ASSIGNMENT TWO DUE Property and Liability Insurance	12
Week 8	Investment Planning	13
	Investment Alternatives and Trading	14
Week 9	Investing in Mutual Funds	15
Week 10	Retirement Planning	16
	Estate Planning	17
Week 11	FINAL EXAM (Ch. 11-17)	

7. Other

Syllabus distributed to students will employ the format approved by UCAP and will include:

- Instructor name, office hours, and contact information
- Office of Disability Services information
- Information on how grades will be determined
- Attendance policy